

*2006 Long-Term Care Rate Guide
Premium Rate Increase History Section
Company Explanation Section*

LINCOLN NATIONAL LIFE INSURANCE COMPANY (THE)

<i>Policy Form</i>	<i>Explanation</i>
HF-2500CA	Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. This policy form is for the LTC1 form.
HL-2525CA	This is the Home Health Care rider for the LTC1 form.
HL-2550AA	This is the Guaranteed Insurability Rider for the LTC1 form.
HL-2950CA	This is for the LTC2 policy form.